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**From:** Guillermo Hernandez [mailto:gbhernand@gmail.com]  
**Sent:** Wednesday, February 03, 2010 5:54 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB33

Just wanted to provide my view of the flirtation with converting 401(k)s into annuity-like products.

This is absurd. These are called INDIVIDUAL retirement accounts for a reason. If the kingdom, excuse me government, needs money, may I suggest something that the Americans who plan ahead to have money in their 401(k) accounts already know. Budget. Spend within your means. Maybe try cutting some government officials. We're now over 2 million on those, many not needed.

Regards,

Will Hernandez